

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Bashera R Grove  
 Bashera R Grove  
 Debtors

Case No. 18-15800-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/db	#+Bashera R Grove, Bashera R Grove, 420 Walnut Street, Coatesville, PA 19320-3745
14190592	#+American Water, 1025 Laurel Oak Road, Voorhees, NJ 08043-3597
14190593	City of Coatesville, One City Hall Place, Coatesville, PA 19320-3446
14190594	Coatesville Area School District, C/O Berkheimer Tax Administrator, PO Box 25144, Lehigh Valley, PA 18002-5144
14190595	+Debt Litigation Associates, P.M.B #141, 8001 Castor Ave, Philadelphia, PA 19152-2701
14190599	+Eos Cca, Po Box 981008, Boston, MA 02298-1008
14190600	HAB-MISC, PO Box 25144, Lehigh Valley, PA 18002-5144
14190601	+PA Fire Recovery Service, 7260 Periwinkle Drive, Macungie, PA 18062-8960
14190602	+PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14190603	+Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14190604	+Pennsylvania American Water, 800 W. Hershey Park Drive, Hershey, PA 17033-2400
14190605	+Select Portfolio Servicing LLC, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Dec 15 2018 03:03:31 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 03:02:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2018 03:03:26 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14190596	+EDI: NAVIENTFKASMDOE.COM Dec 15 2018 07:53:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14190597	+EDI: DISCOVER.COM Dec 15 2018 07:53:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14190598	+EDI: DCI.COM Dec 15 2018 07:53:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14190894	+EDI: PRA.COM Dec 15 2018 07:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14190606	+EDI: SWCR.COM Dec 15 2018 07:53:00 Sw Crdt Sys, 4120 International Pkwy, Carrollton, TX 75007-1958
14190607	+EDI: RMSC.COM Dec 15 2018 07:53:00 Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005
14190608	+EDI: VERIZONCOMB.COM Dec 15 2018 07:53:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
14190610	EDI: WFFC.COM Dec 15 2018 07:53:00 Wells Fargo Bank, N.A., 8480 Stagecoach Cir, Frederick, MD 21701
14190609	+EDI: WFFC.COM Dec 15 2018 07:53:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
14190611	+EDI: WFFC.COM Dec 15 2018 07:53:00 Wells Fargo Bank, N.A., Po Box 1697, Winterville, NC 28590-1697

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JOSEPH L QUINN on behalf of Debtor Bashera R Grove CourtNotices@sjr-law.com  
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
bkgroup@kmllawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Bashera R Grove</b>	Social Security number or ITIN <b>xxx-xx-4538</b>
	First Name Middle Name Last Name	
Debtor 2	<b>Bashera R Grove</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN <b>xxx-xx-4538</b>
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>18-15800-elf</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bashera R Grove

Bashera R Grove

12/13/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**